
Microsoft

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Revised Paper

After

*PECC-ABAC Conference on “Demographic Change and International Labor Mobility in the
Asia Pacific Region: Implications for Business and Cooperation”
in Seoul, Korea on March 25-26, 2008*

**LABOR MOBILITY IN ASIA PACIFIC:
VIEWS OF A GLOBAL FIRM**

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INTRODUCTION

Labor mobility is a key issue for Microsoft, as the ability to attract talent from a global pool is intrinsic to becoming a global leader. Around the world, thousands of our employees are working in a location other than the country of their birth. In addition to their top notch skills, we value the diversity of viewpoints and experiences we gain from a global workforce. It is also essential for fulfilling our corporate vision: *enabling people and businesses throughout the world to realize their full potential*. After all, if you're trying to create solutions for the world, you need employees who have exposure to the array of problems and opportunities that exist throughout the world.

This paper highlights one group of people we are helping to realize their full potential: temporary labor migrants in Asia. This is a work-in-progress for Microsoft. We are learning new things every day. We look forward to your feedback on how we have approached this issue so far and suggestions on how we may strengthen our engagement in the future. Three caveats are offered as introduction:

1. Our work is initially focused on those temporary migrants in the lower-skilled, lower-income jobs.
2. We recognize temporary labor migration is a feature of a globalized economy. Our intent is to ensure that experience for these workers and their dependents is as safe and productive as possible.
3. Microsoft is not a development agency. As such, we can not address this issue in the same manner as an aid agency or a development bank. But the diversity of ideas and approaches represented by the private sector can, in concert with the efforts of our public and non-profit sectors counterparts, yield a more robust response.

INITIAL EFFORTS

Focus Areas

Although Microsoft is not a development agency, we are still aware of the development challenges surrounding labor migration including those related to social dislocation, brain drain, transaction costs, limited regional collaboration and unprotected employment. We are taking these into account in our programming. Consulting frequently with a variety of counterparts – international organizations, bilateral aid agencies, sending and receiving governments, non-governmental organizations (NGOs) and the workers themselves – we aim for a positive and best-practices contribution to the issue.

Recognizing there are multiple pros and cons of temporary labor migration, we are currently focusing on four areas of concern where technology can make a difference:

TABLE: 1
Addressing Labor Mobility Concerns with Technology

Concern	Microsoft Response
Social costs of family dislocation	Training on communications and social networking tools, delivered through partners with value-add social programs
Unskilled, high percentage female workforce vulnerable to abuse	Anti-human trafficking programs through qualified partners, providing skills for vulnerable (prevention) and victims (re-integration)
Promoting overseas labor defers addressing economic development at home	Programs for family left behind and returned workers, as return on investment of overseas employment is found in “returning” and “investing”
Fees and costs associated with overseas employment minimize income gains	Tools, training and products to reduce transaction costs for both workers and sending/receiving governments

Program execution

In 2003, Microsoft re-organized its major corporate philanthropic efforts around a global initiative called Microsoft Unlimited Potential. Fulfilled primarily through grants of software, cash and curriculum to non-governmental organizations (NGOs), Unlimited Potential promoted digital inclusion by bringing basic IT skills to communities previously underserved by technology. With these Community Technology Skills grants (UP-CTS), the NGOs either add IT skills to their existing training portfolio or strengthen on-going IT training programs.

Later in 2003 we initiated discussions in the Philippines to bring these IT skills to Overseas Filipino Workers (OFWs), initially focusing on domestic helpers working in other Asian economies. The presence of strong OFW networks and official associations overseas, coupled with critical support from the Philippines embassies, were the key factors for starting with the Filipino community. Several OFW organizations were already offering basic computer classes, but lacked a formal curriculum, trainers training, and the branding that comes with a name like “Microsoft”.

Locally named “Tulay”, the Tagalog word for “bridge”, the UP-CTS program for OFWs aims to bridge both the digital divide and the distance divide between the workers and their families. The first community technology learning centers (CTLCs) for OFWs opened in Singapore and Kuala Lumpur in 2004. These were followed with six additional overseas centers in Asia Pacific, Europe and the Middle East.

Recognizing the value of also training OFW dependents and returnees, in 2005 the Tulay team began the parallel effort of opening centers for the families back home. Currently seven centers exist throughout the Philippines; an additional 10 centers will be coming on line by the end of this year, resulting in coverage of all 17 OWWA regions.

TABLE 2:
Location of Tulay CTLCs

		
Grant Year	Domestic	International
2004	Metro Manila -Taguig	Kuala Lumpur Singapore
2005	Cebu – Cebu City	Hong Kong Taichung
2006	Cagayan de Oro La Union	Riyadh
2007	Bicol – Legaspi Mindanao - Zamboanga	Milan Rome
2008	ARMM Baguio Batangas Cagayan Valley Caraga Davao Iloilo – Iloilo City Koronadal Laguna Leyte Pampanga	Taipei <i>Note: OWWA will open an additional Tulay center in Florence, beyond those with Microsoft funding</i>

The centers, managed in conjunction with the Overseas Workers Welfare Administration (OWWA), offer the Unlimited Potential curriculum in a number of class sections: Computer Fundamentals, Word Processing Fundamentals, Spreadsheet Fundamentals, Database Fundamentals, Presentation Fundamentals, Web Design Fundamentals, Digital Media Fundamentals and Using the Internet and World Wide Web.

Most overseas centers are challenged with only one training day per week (the workers' day off) while the Philippine-based centers offer training throughout the week. Nonetheless, enrollment for the classes is high and waiting lists are the norm at the overseas locations.

In 2005, TESDA, the Technical Education and Skills Development Authority in the Philippines, approved the Unlimited Potential curriculum as an official training tool. Those training with the UP curriculum in the Philippines can receive TESDA certificates. TESDA is investigating the possibility of providing certification to those taking the same training in overseas centers. This would further increase the value of training while abroad, as the worker would return with a certificate duly recognized once they returned home.

Evaluation

An independent evaluation of the first three years of the Tulay Unlimited Potential program noted:

Even if it is barely three years old, the UP Tulay's positive impact on OFW families and its popularity among the OFWs in areas where there are CTLCs are unquestionable. The investments put into the program by Microsoft, OWWA and the NGOs are worth every centavo, whether counted in peso or dollar terms. ... The UP Tulay program should not only be continued, but must also be institutionalized and expanded given its huge positive impact on the inclusion agenda of Microsoft, OWWA and the different NGOs seeing greater empowerment of the OFWs and families. (Ofreneo and Tolentino 2008, pp. 87, 89)

The evaluation suggested a number of adjustments in the overall program design, governance, and site-specific operations, largely focused on scaling the opportunities (more centers, more computers, and more trainers) yet ensuring financial sustainability and uniform training quality. While we work with our partners to address these operational issues, the findings point to several items which suggest additional activities beyond the core IT skills training program:

1. Personal access: “Unfortunately after taking the UP courses, the use of the internet is not sustained and sometimes rarely used. This is so because most of the OFWs and dependents do not own computers and among those who do, few have internet connections in their homes.” (Ofreneo and Tolentino 2008, p. 68)
2. Occupational improvement: The study noted that generally OFWs believe in the effectiveness of (internet) technology in communicating with their families. However, in most centers the impact on employment status remains unchanged. The exception occurs in Riyadh where nearly 74% indicated IT training contributed to a change in their occupational status “much” or “very much”. Yet even in Riyadh, training did not automatically translate into higher incomes. “The reason could be an absence of a career path for OFW professionals and technical staff. Being employes in a foreign country under the mercy of foreign managers means a very limited career path for these OFWs.” (Ofreneo and Tolentino 2008, p. 100) The greater income value appears in creating jobs and microenterprises at home, as witnessed in the case studies. So far this relies on the entrepreneurial spirit of the individual trainees.

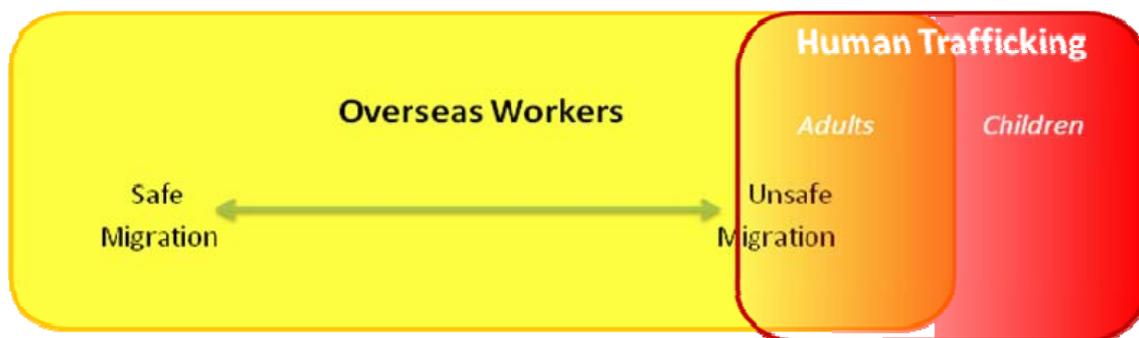
PROGRAM EXPANSION

Lessons learned from designing and implementing the Tulay training programs have led to program expansion on three fronts: additional sending and receiving economies wanting to replicate the Tulay effort, new products and services for overseas workers, and safety-net programs targetting those for whom the migration experience went awry: the victims of human trafficking.

Combatting human trafficking

One does not have to study the phenomena of overseas workers for very long before running into the reality that the migration experience is not always a positive one. This is especially true among the legions of women who work in low-skilled, low-wage, and often unprotected industries. While the overseas worker continuum features millions who have received net benefits from the experience, unfortunately there are thousands who end up as victims of human trafficking.

FIGURE 1:
Continuum of Labor Migration



Microsoft has developed a number of tools which combat human exploitation, focused on (a) law enforcement tools and training and (b) internet safety programs.

However, most of these efforts are focused on the sexual exploitation of children. With the advent of our overseas workers initiatives, we looked for ways technology can also confront the tragedy of labor trafficking among youth and adults.

Beginning in 2006, we awarded more than USD 1.2 million for national-level Unlimited Potential grants in India, Thailand, Cambodia, Singapore, Indonesia, Philippines and Vietnam. Implemented through six primary grantees, sub-granting designed into the program results in more than 40 NGOs participating across 10 economies. An effort to recruit additional corporate involvement in the fight against trafficking was also supported through an international NGO. Expansion grants for the IT skills training programs were awarded in 2008, bringing the total effort on anti-trafficking related grants to nearly USD 2.5 million.

FIGURE 2:
Reach of Microsoft Anti-Trafficking Grants



The training centers run by these NGOs are located in trafficking hot spots throughout the region. Many of these NGOs also deal with the broader issue of labor migration, either in the rural-to-urban domestic context or as overseas workers.

Through these grants, IT skill training becomes part of prevention and re-integration strategies: prevention through the provision of higher-level skills and safe migration messages and re-integration through provision of new skills and new employment opportunities. Victims also note the return of self-confidence as a key outcome of the training: whereas they were not in control of their lives before, they are now. The computer does what *they* tell it to do, takes them places *they* want to go, and gives them a new lease on life.

Given the complexity of the trafficking experience, IT training alone is not the solution. In this effort, computer training complements the existing services of the NGO partners selected to participate in this program, services which include temporary shelters, medical and legal assistance, job counseling and placement, and psycho-social interventions.

An independent external evaluation of this regional effort has just been completed. Along with recommendations for programmatic and networking improvements, the evaluation concludes:

Microsoft and its grantees have accomplished a great deal in only 18 months, as demonstrated by: the impressive number of people trained; the high ratings by trainees of the computer training; and the significant impact on program participants. The program has spawned new partnerships and relationships and has strengthened the capacity of

grantees to expand their networks. The population that is being reached in all six countries is among the most vulnerable and at-risk for trafficking.

(Gilmore 2008, p. iii)

The findings in the anti-trafficking evaluation generally parallel the positive experiences seen in the Tulay centers, although the motivation for self-employment may be even greater among those who have experienced abusive employers. The following case study is illustrative of victims experience in Manila, where they have named the program STEP-UP: Stop Trafficking and Exploitation of Persons through Unlimited Potential.

**FIGURE 3:
Anti-Trafficking Case Study**

My name is Marites. I'm 21 years old, and a graduate of business administration. After graduation it was hard to find a job, but at one employment agency, they promised me work as a receptionist in a hotel in Malaysia. When I arrived at the hotel, along with nine other Filipinas recruited by the same "employment agency", we discovered it was actually a brothel. We were so horrified. At first we cried all the time. Soon, tears turned to plots, and one of us was eventually able to escape. She ran to the police. The police raided the hotel, and all ten of us were sent back to the Philippines.

I couldn't go home, however. I was too ashamed. At the port, I met people from an NGO, Visayan Forum. They offered me a chance to stay at one of their centers for a while. I was just traumatized by experience I had been through. But I went to their center, got medical treatment, counseling and the chance to learn IT skills through the Microsoft STEP-UP program.

Learning the computer gave me confidence. I was re-gaining control, and learning valuable skills at the same time. After three months, I created the first microenterprise project in the center, combining my new-found computer skills with my business studies. I now manage a successful jewelry business, with the other women I meet through the center selling their products for export to the United States. I use my IT skills training to create designs, inventory materials, produce product labels, manage

Geographic expansion

Sri Lanka

Inspired by success of the Philippines Tulay program, the Sri Lanka Anti-Narcotics Association (SLANA) asked Microsoft to support overseas workers programs in Sri Lanka. SLANA observed a correlation between narcotic abuse and family dislocations created by one or both parents abroad for extended periods of time. Partnering with the government's Bureau of Foreign Employment (SLBFE), SLANA launched the program in 2006. The grant commenced with a week-long orientation program in Manila for NGO, government and Microsoft counterparts from Colombo.

Lacking the extensive network of overseas associations, the focus in Sri Lanka is on pre-departure training, training for returned workers, and training for the families back home. Three NGO-based centers were opened in the pilot phase. With an expansion grant awarded in May, 2008, 15 additional centers will offer such training. This expansion program involves not only NGOs, but also 10 selected training centers of the Bureau of Foreign Employment. If successful, the Bureau will look to extending the program throughout its network of centers for migrant workers and returnees.

Another NGO partner in Sri Lanka has also modified the Unlimited Potential curriculum for specific industry sectors: Tourism, Media/Journalism, Apparel, and Agriculture. After the basic training modules are fully launched, the team will evaluate using some of these courses as industry-specific pre-departure courses. This corresponds with the stated national desire to increase the earning potential of Sri Lankan workers.

Additional locations

We continually evaluate expansion requests for the basic overseas worker/family training approach which come from interested sending economies and explore the opportunities for on-site training in destination cities. In the most recent grant cycle, we have added new national effort on overseas workers training in Indonesia and a pilot program in India. Discussions are underway for to being overseas worker and family centers in Bangladesh, and to expand destination city centers in other parts of the world.

As of May, 2008, Microsoft’s Asia Pacific Community Affairs team has provided over USD 8 million in Unlimited Potential Community Technology Skills program support to projects addressing both international and domestic labor mobility in the region. As we expand the IT skills training program, we work with our partners to adjust the programs according to local situation: Is the emphasis on pre-departure, overseas, or returnee/family training? Are there channels to effectively and sustainably deliver these services? Is there community interest and government commitment to support projects throughout the lifecycle of overseas migration?

**TABLE 3:
Analysis of Training Options**

		Lite	Standard	Job	Lite	Standard	Job
Philippines	Worker	√	√	?		√	
	Family	√	√	SME?			
Sri Lanka	Worker	√	√	Industry?	Need host NGO		
	Family	√		SME?			
Indonesia	Worker	?	?	?	Need host NGO		
	Family	?	?	SME?			
√: current program				?: potential offering			

At the same time, we continue to assess what other skills are needed along with IT to increase the employability value of these workers, e.g. skills in English or other destination languages. In collaboration with the implementing NGOs, we look to partner with organizations which specialize in these skills, to provide a holistic and effective training opportunity.

New products and services

Based on feedback from different parties in the overseas workers ecosystem, we are contemplating or testing several new products and services. For example, we are:

1. Working with NGO and academic partners to create additional customized curricula both for pre-departure training and for the returnees or the family back home. Pre-departure training would be geared to key industries populated by migrating labor, such as construction. For returnees and families, the most popular request is linking IT skills with entrepreneurial training or small and micro enterprise development.

**FIGURE 4:
Partnerships for Techonolgy Access Program for OFWs**



Just one click, you are already with them.

2. Working with governments, financing agencies, hardware manufacturers and others to create affordable computing packages. Under Microsoft's "Partnerships for Technology Access" program, OWWA, Microsoft, Intel and PDLT launched "Konek Ka d'yan" in 2006. This remittance-based program includes extended financing terms so OFWs and their families can purchase their first computer. Upgrading the content and deployment of e-services for governments in both source and destination economies to support the recruitment, deployment, protection, and return of overseas workers, as well as the welfare of their families. As a government counterpart noted, few agencies need e-services more than those whose clientele is spread around the globe. Designed correctly, such e-services can also improve inter-agency collaboration
3. Together with banking and hardware partners, exploring ways technology can reduce the transaction cost of being overseas, including the use of smart phones and other mobile devices to integrate communication and banking needs.
4. Developing partnerships with other institutions to open more access points for workers overseas, whether in the lobby of banks and remittance agencies, at i-café franchises, or other facilities within easy reach of the workers.

All of these efforts are works-in-progress; some will undoubtedly have more impact than others. The advantage of private sector involvement in the issue of migrating labor is that we bring the means and the incentives to try out new ideas, in a scale and timeframe which governments and NGOs often cannot achieve.

ISSUES

Designing and implementing any multi-economy, multi-partner program runs headlong into a variety of strategic and operational issues. Those which cut across our experience to date fall into four main categories: access, attitude, communications value and employability value.

Access

Access to computers to learn or deploy IT skills is raised as an issue in both source and destination locations, although often for different reasons. In source economies, cost is cited as the key factor limiting access. While affordability is also an issue in destination cities, workers abroad also cite the lack of days off as another accessibility challenge. For those workers with days off, access sometimes remains a challenge as the centers are empty six days a week, yet overflowing on the day off. Sustainability of the centers is also affected by this phenomenon.

Attitude

The attitude of both source and destination economies toward migrant labor affects the motivation and ability to access technology and technology training. In destination cities which do not mandate a day off for overseas workers, or do not enforce the policy if they have it, the opportunity to take training or spend time at an internet café decreases severely. Sending economies which seek higher value for their overseas laborers favor pre-departure training, while those who are satisfied with filling the demand for the lowest-wage labor offer little support to upgrading the skills of these workers.

Communications value

Based on the first Tulay evaluation, most overseas workers join the training program due to general curiosity about computers. The actual use of internet as an alternative to text messaging is limited, partly due to the accessibility reasons noted above. However, the evaluators also noted:

Many OFWs are now realizing the potential of the internet technology as a communications medium, which can compensate for the physical absence of OFW parents in the parenting of OFW children through sustained communication interaction such as the exchange of e-mail messages and the use of instant messenger and webcam programs. The reality that the awareness of the potential of the communication technology has only just begun for this underserved sector consisting of domestic helpers, caregivers and blue-collar workers, most of whom are minimum wage earners in their host countries. (Ofreneo and Tolentino 2008, p. 68)

It is not unusual for “top-up” or “load” (pre-paid cellphone time), to constitute the largest in-country expenditure of an overseas worker. As awareness spreads about the ease and value of communicating on line, workers and their families are incorporating computers into their communications. However, more work can be done in presenting the value proposition to overseas workers. This is a message which appears to be most effectively spread by the workers themselves. At the Balikbayan Center in Laguna, Philippines, family members “try to catch a glimpse of each other through the magic of the webcam at the center.” Arrangements for a mutual time to be on-line are often made via SMS, often with extended families:

The encounters are sometimes emotional and eventful because some have not seen each other for years. Family members, from the grandmother down to the grandchild, all try to snuggle themselves in a booth for them to see and be seen by their loved ones at the other side of the globe. (Ofreneo and Tolentino 2008, p. 52)

Employability value

The overseas worker training programs feature many compelling stories of how a returned laborer or family members, empowered with these new skills, have created an internet-enabled business. Several case studies are attached to this paper:

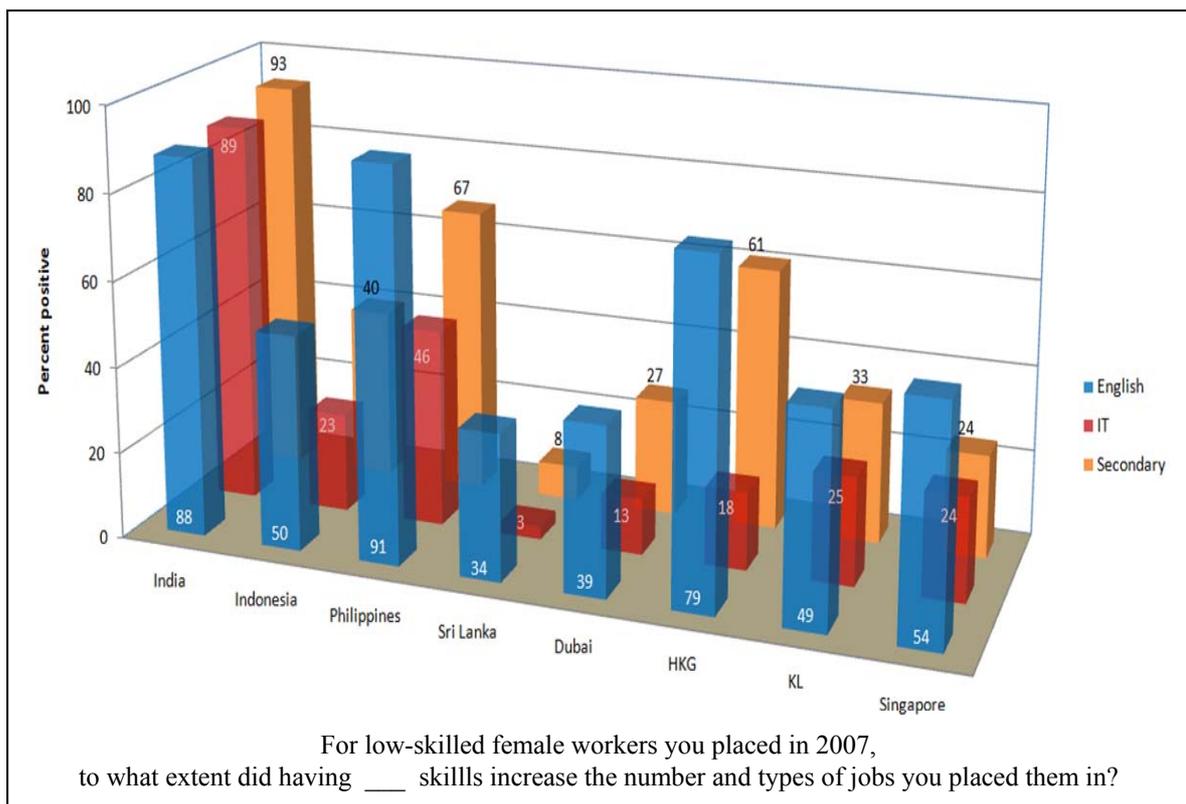
- Jesus, an OFW turned real estate agent
- Eden, creating jobs with ICT-upgraded business projects

However, as noted in the Tulay evaluation, the direct impact on salaries while abroad is minimal so far. One reason cited was the lack of promotion potential for these workers generally, regardless of skills. The nature of recruitment and placement systems, and the type of workers agencies are content in placing, also has an impact.

In a recent survey of employment agencies in five source economies (Philippines, Indonesia, Bangladesh, Sri Lanka, India) and four destination cities (Dubai, Hong Kong, Singapore, Kuala Lumpur), possessing English skills and a secondary certificate are seen as opening more doors and generating higher starting incomes for low-skilled worker than does acquiring basic IT skills (InterMedia 2008, pp. 1-2). The primary exceptions were among agencies:

1. In India, where regardless of gender, possessing any of these skills is seen as a significant competitive advantage.
2. Among Singapore-based agencies, IT skills have a slight advantage over a secondary certificate in terms of increasing “the number and type of jobs” the agencies placed female workers in.
3. For female workers from Banglesh, none of these skills were seen as increasing the chances for employment (measured by sum of “a great deal”, “a lot” and “somewhat” responses).

FIGURE 5:
Competitive Advantage by Skill: Women

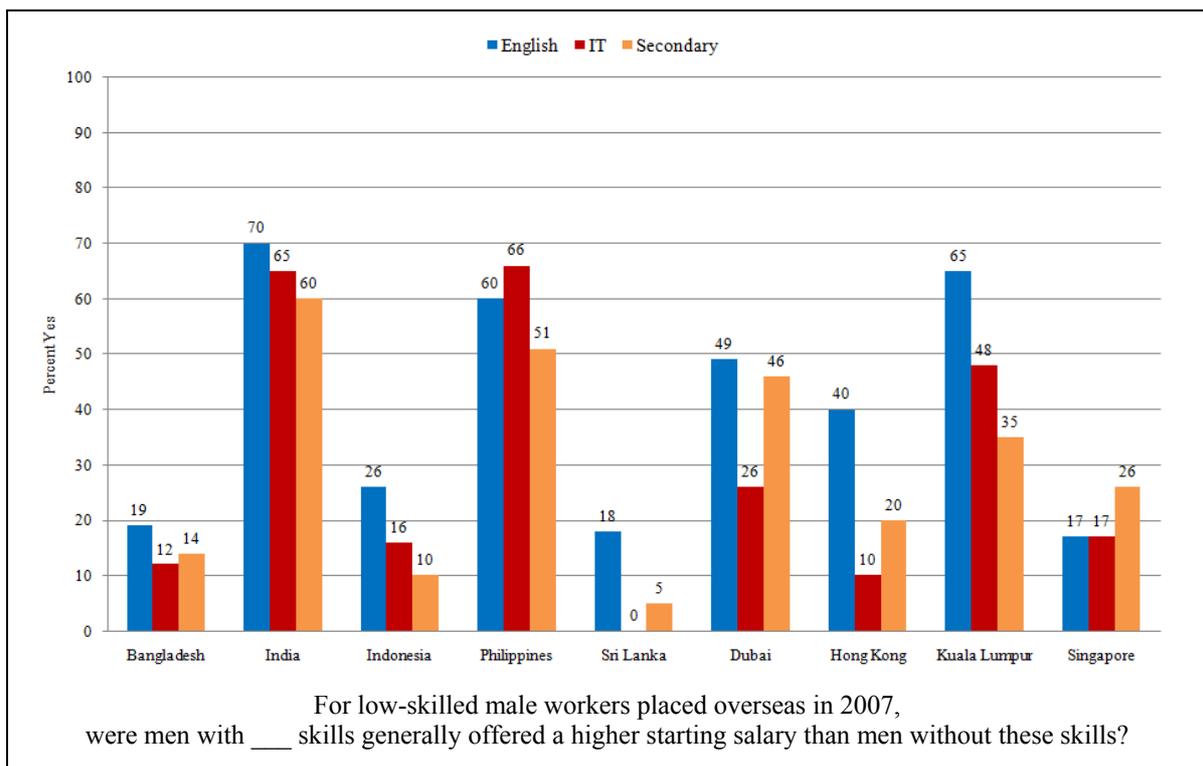


The results also reflect the nature of labor sent and labor sought. Source economies which are content to fill the lowest paid jobs see little value in IT skills or secondary certificates, regardless of gender. Bangladesh comes in at the lowest

response for value of any of these additional skills in women, followed by Sri Lanka and Indonesia. India and Philippines, on the other hand, place statistically higher value on all of these skills for increasing options and garnering higher starting salaries. Low scores for English skills from Bangladesh, Sri Lanka and Indonesia are likely reflective of the primary destinations for these workers – Malaysia, Middle East – where other languages may be of more importance.

Interestingly, the source cities are not so dismissive of these skills. For instance, agencies in Hong Kong and Kuala Lumpur acknowledge significantly more opportunities for men and women with English skills and secondary certificates, indicating a key differentiator for employability. In most cases, more skills equates to a higher starting salary offer, but less so in the cases like Bangladesh, Indonesia and Sri Lanka, where agencies currently target sending high volumes of low-skilled workers, rather than deploying perhaps fewer, but higher value, workers.

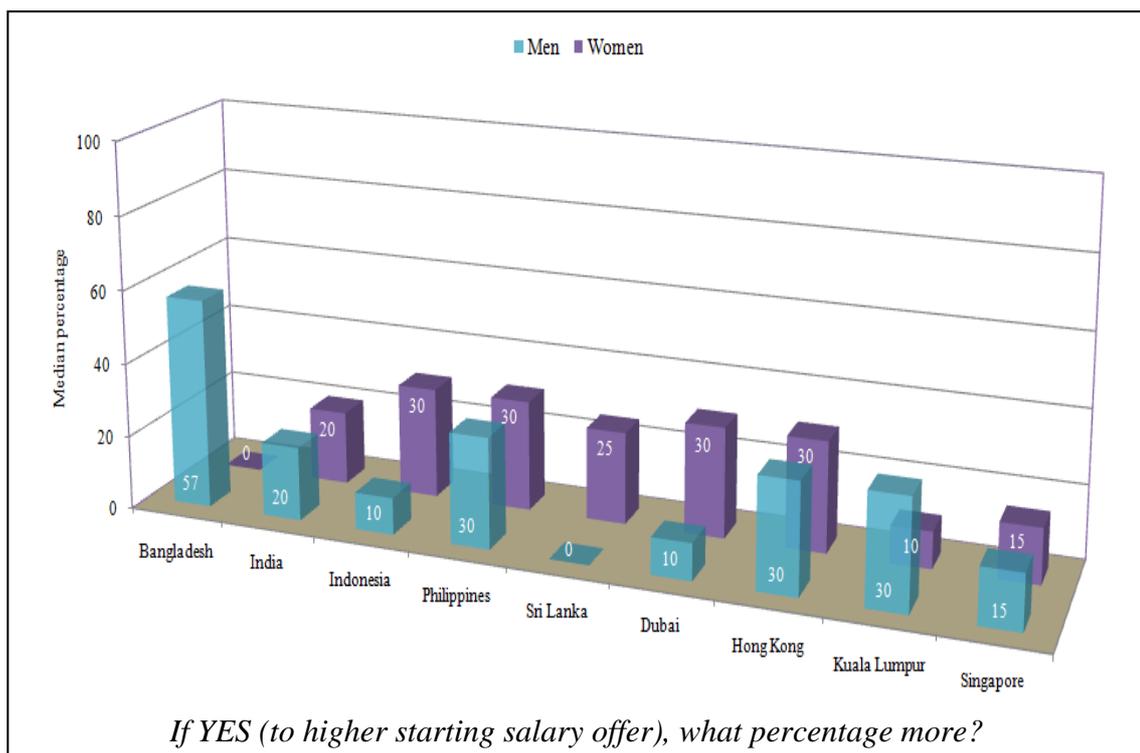
FIGURE 6:
Additional Salary by Skill: Men



In Dubai, any of these three skills has a positive effect on the starting salary for female migrant workers, with IT skills leading the list by generating a median 30% higher salary. In Hong Kong, among male workers, IT skills have a slight lead for the greatest impact on starting salary.

Although other skills rank higher than IT, nonetheless the median increase reported for those having IT skills -- for either men or women -- averages near 20% and rises to 30% in some cases. Males from Bangladesh reap the highest benefits if they have IT skills and are placed in a job valuing such skills – a median 57% increase in starting salary.

FIGURE 7:
Additional Salary: IT Skills



For most overseas workers, even a +20% differential is sufficient incentive to acquire basic IT skills, especially when the training is offered for low-cost or free in a welcoming and enabling environment.

FUTURE

We're asking, learning, and responding. Recognizing we are an organization with far more engineers than economists, we are continuing research, consulting with partners, and exploring new tools. Our next step is addressing the evaluation and research findings cited above. After that, a variety of avenues exist. For instance, taking the continuum used above which linked human trafficking programs with the broader effort on migrating labor, there may be opportunities to explore what technology can do address the brain-drain, by connecting the broader diaspora with communities back home.

FIGURE 8:
Continuum of Labor Migration - Revised



What we do know so far is that in the heart, interacting with overseas labor is about “separation” and “connection”, not “deployment” and “remittances”. Perhaps the greatest value of technology in this field will always be the way it enhances the human element of long-distance relationships by allowing families to communicate in ways beyond SMS and wire transfers.

Or as one overseas worker put it so well, *“Using a webcam I can see them with my heart as well as my eyes.”*

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Data and examples cited are derived from research and evaluations conducted for

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Attachments

Case studies from the Tulay evaluation:

- 1) Technology and overseas worker communications
 - Nancy: Parenting through the internet
 - Ramon: E-learning past the age of 70
- 2) Technology and overseas worker employability
 - Jesus: Brokering real estate business online
 - Eden: Creating jobs with ICT-upgraded business projects

Nancy: Parenting through the internet

Hong Kong, December 2006 graduate

Nancy, 32 years old, is a mother of three children aged 6, 5 and 2 years old. Being away from her young children is a very painful experience for Nancy. After working for one year in Hong Kong, she came home and was not recognized by her youngest child. “*Tinawag akong ate. Masakit, grabe!*” (She addressed me as her elder sister. It was heartbreaking!) Thereafter, Nancy visits her family in Laguna once a year even if she has to spend PHP9,000 for the ticket.

Nancy enrolled in the Tulay course in October 2006 and graduated in December 2006. She started to volunteer as an assistant trainer in January 2007. For this, receives an allowance of HK670 every three months. She enjoys her job as a volunteer trainer because she is able to apply what she learned in college. As a domestic helper in a foreign country, Nancy says “*From Monday to Saturday, may boss ako. Pag Sunday, ma’am naman ako.*” (From Monday to Saturday, I have a boss. On Sunday, I am addressed as ma’am.)

More importantly, working as a volunteer trainer allows her to use the computers at the center to maintain the bond with her family. She taught her husband how to use the computer so they now email regularly. On Sundays, her husband brings their three children to the SM Mall where they communicate with Nancy through the webcam. Her children react, “*Mama, bakit andyan ka sa computer? Gusto ko lagi kitang kasama... Kelan ka uuwi?*” (Mama, why are you in the computer? I wish we are together...when will you come home?) Nancy attests that the computer has helped her family remain intact.

Nancy left the Philippines in 2006 when her youngest child was one year old. She finished Computer Engineering at St. Francis of Assisi College in Las Pinas Rizal, but decided to apply as a domestic helper because her last job in the Philippines was merely part-time and she was paid only PhP300 per class per day. Her husband is a supervisor at the Ninoy Aquino International Airport. However, their combined incomes were still not sufficient to support a growing family.

In Hong Kong, Nancy is able to set aside some money as savings. The couple is determined to set up an internet cafe as a long-term plan, hopefully starting in 2009 or 2010. They want the technology that has kept the family together to be the business that will sustain them in the future.

Ramon: E-learning past the age of 70

NCR, April 2006 graduate

For more than two weeks in April 2006, Ramon woke up at 4 a.m., left his Taytay residence at 5 a.m. and made sure he was at the OWWA NCR building in Pasay by 7:30. a.m., way ahead of his younger classmates enrolled in the Tulay computer courses. In his mid-seventies, Ramon still has the enthusiasm to learn new things, especially about computers. At Tulay, he registered as a dependent of his son, an OFW in Jeddah, although Ramon himself is a former OFW.

Born in Sulat, Eastern Samar, in 1935, Ramon was unable to pursue his dream of a college education because his parents were too poor. After high school, Ramon labored on a construction crew for 10 years in Davao. Like many starry-eyed *provinciano*, he was lured by stories of Manila as a land of opportunities. He migrated to the city and worked at the Manila Post Office for 14 years. Not content, he applied for an overseas job and was hired as a carpenter for five years in Saudi Arabia. He then moved on to become a housekeeping supervisor in Kuwait.

Ramon married a woman who spent her life to taking care of her husband and children. Through determination and simple living, they were able to build a house in Taytay, Rizal, and send their three children to college. One finished computer science, the second criminology, and the third graduated as a computer technician.

Ramon learned of the Tulay project through a television advertisement and called up the OWWA office. Although his wife, who is also in her 70s, kept telling him he is too old to take up computer lessons, Ramon says, "*Kailangan sumabay sa panahon*" (We have to go with the times). He spent 15 days at the Tulay center and

earned 3 certificates: Computer Fundamentals, Word Processing and Excel. He is now convincing his wife to also enrol in Tulay.

While employed in the Middle East, Ramon used to correspond with his family through postal mail and, once and a while, through the expensive telephone. Now he uses the email and webcam to talk to his children and grandchildren in Canada. “*Hindi ko akalaing mangyayari ito!* (I did not imagine this would happen), he exclaimed.

Obviously enjoying his new-found skills, he is requesting his daughter to buy him a laptop so that he can bring a computer wherever he goes. Ramos says even at his age, he wants to continue educating and exploring the world.

Jesus: Brokering real estate business on-line

Cebu City, June 2007 graduate

Jesus, a 59-year old father of five, had absolutely no skill in operating a computer prior to enrolling in the UP-Tulay program. At age 36, he went abroad to work as a draftsman in Saudi Arabia. He worked abroad continuously until 1996. He returned to the Philippines that year because his family of four girls and one boy were growing up. He wanted to make up for the lost time with them because he left his children when the eldest was only nine years old and the youngest was still in her mother's womb.

In coping with a post-Saudi life, he tried his luck in various business ventures: coconut and banana agribusinesses, furniture making and, most recently, real estate. In June 2006, he learned about the Tulay program and immediately enrolled in Computer Fundamentals and PowerPoint presentation classes. Amazed at the potential of the technology, he began altering the design of his real estate business. He bought a computer and installed a broadband internet connection at home. His idea was to expand his real estate clientele using email and making powerful Powerpoint presentations.

According to Jesus, each month he pays an additional PhP900 for the broadband, on top of the PhP800 for his telephone bill. He finds every peso invested in this IT project worth it. "*Kung minsan isang buong araw nasa harap ako ng computer*" (Sometimes I work on the computer the whole day). So far he has constructed about 100 PowerPoint slides stored in five folders, containing pictures of model houses and textual descriptions of the houses. He attaches the PowerPoint file in emails which he sends to co-workers, friends and prospective clients. He also learned how to upload electronic pictures of model houses on the company website. With Excel, he is able to itemize the

cost of different housing materials and make simple computations. His real estate business is now online and doing well.

Unlike other OFWs who at the age of 60 would still want to find work overseas, Jesus has made up his mind to stay with his family in the Philippines and develop his real estate business. He is convinced of the power of the technology. He has influenced his wife, also a real estate agent, to enroll in the Tulay program.

Jesus dreams of setting up an internet café someday where OFWs can communicate with their relatives in Cebu. Because he now has a daughter working in Dubai, the father communicates with her through email and instant messenger. He is planning to buy a webcam to see his daughter while talking to her. Having been away from home for 14 years, Jesus knows exactly how his daughter feels while she is oceans apart from her family in the Philippines.

Eden: Creating jobs with ICT-upgraded business projects

La Union City, July 2006 graduate

Eden was one of those who joined the bandwagon of Filipinas applying as domestic helpers in the early 1990s. For her, working overseas was an adventure more than a means to earn a living. She landed a job as a domestic helper in Hong Kong but stayed for only one year because she was unable to stand the shabby treatment. “*Kahit pala edukado ka, mababa ang tingin sa iyo pag domestic helper.*” (Even if you are educated, people look down on you if you are a domestic helper)

Eden returned to the Philippines and tried her luck at various jobs and business ventures. Having earned a bachelor’s degree in biology and masteral units in education, she worked as a pre-school teacher but was dissatisfied with the income. After having children, she and her husband realized they could not adequately support their family. So she ventured into setting up micro-enterprises. The first was a school supply store, followed by a handicraft business focused on the production of handwoven baskets.

In 2006, she enrolled in Tulay and her business prospects began to change for the better. Prior to Tulay, she had no skill computer skills whatsoever. “*Tumitingin lang ako sa computer. Takot akong pumindot baka masira ko. Pero gustong-gusto kong matuto.*” (I was just looking at the computer. I was scared to press the keyboard because I might damage the unit. But I very wanted very much to learn.) . After Tulay, she is confident and adept in handling various programs, which she uses to boost her business.

The principal client of her handicraft company is the giant SM chain of malls. Eden supplies the megamall with basket-woven products. She is fascinated that by accessing the SM website, she is able to find important information such as job orders, venues to exhibit her products, new trends, and dates of sales. She no longer has to

travel to Manila for seven long hours to claim payments. Through the website, Eden finds SM's reports about her sales and collects payments from the company.

Using PowerPoint, Eden makes presentations at the Department of Trade and Industry where she is sometimes invited to lecture and share her skills in basket-making with other aspiring entrepreneurs. With Excel, she is able to make a good an inventory of materials, products and sales.

So powerful is the technology that through the internet, she discovered a former employee imitated her designs and uploaded photos on SM's website. She wasted no time in calling the attention of the company to the imitated products.

Lately, the enterprising Eden has ventured in sericulture. She is now preoccupied in searching the internet for information about how to develop her sericulture project, particularly on disease prevention. The sericulture is not doing well but she seems to have a passion for nurturing businesses so she can generate employment in her hometown. She swears, "*Gusto kong nagbibigay ng trabaho sa mga tao.*" (I like giving jobs to people.) With her Tulay background and increasing adeptness in the use of computer programs, she is in a good position to fulfill her self-professed business and social mission for her community.